
CUSTOMER LOYALTY IN ISLAMIC DIGITAL BANKING: THE MODERATING ROLE OF RELIGIOSITY IN THE EFFECTS OF E-SERVICE QUALITY AND BRAND IMAGE



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Abstract

This study investigates the determinants of customer loyalty in Islamic banking in Indonesia within a digital service context. Grounded in Expectation Confirmation Theory (ECT), the study examines the effects of e-service quality and brand image on customer loyalty, with religiosity considered as both a direct and moderating variable. Using a quantitative approach, data were collected from 161 Islamic mobile banking users in the Jabodetabek region and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results reveal that e-service quality, particularly efficiency and compensation, along with brand image and religiosity, has a significant positive effect on customer loyalty, whereas responsiveness shows no significant impact. Moreover, religiosity does not moderate the relationships between e-service quality or brand image and customer loyalty. These findings suggest that customer loyalty in Islamic digital banking is driven primarily by functional service performance and brand perception, with religiosity playing a supportive but non-interactive role.

Keywords: Loyalty, e-Service Quality, Brand Image, Religiosity, Expectancy Confirmation Theory

INTRODUCTION

Customer loyalty has long been recognized as a critical construct in banking and financial services research, as it reflects customers' sustained commitment, repeat usage behavior, and willingness to maintain long-term relationships with a particular institution. In Islamic banking, customer loyalty is particularly important because it directly contributes to financial stability, market share growth, and long-term competitiveness in a dual banking system dominated by conventional banks (Abror et al., 2020; Suhartanto et al., 2018). Empirical evidence consistently indicates that loyal customers are more likely to demonstrate trust, advocacy, and resistance to switching, even when faced with attractive alternatives from competing banks (Suhartanto et al., 2020; Yusfiarto et al., 2022).

The importance of customer loyalty in Islamic banking has become increasingly pronounced in the context of rapid digital transformation. The expansion of mobile banking and electronic service platforms has fundamentally altered how customers interact with banks and evaluate service performance. Digital banking services are no longer perceived as supplementary features; instead, they represent core service delivery channels that shape customers' overall banking experience (Ahmed et al., 2021; Hussein et al., 2023). Prior studies confirm that the quality of electronic services plays a crucial role in enhancing customer satisfaction, trust, and loyalty in Islamic banking environments (Dandis et al., 2021; Fauzi & Suryani, 2019).

Nevertheless, the increasing reliance on digital banking systems also introduces significant challenges for Islamic banks. Service failures, system disruptions, and security incidents can severely damage customer trust and negatively affect loyalty intentions, particularly in highly competitive markets (Aisyah et al., 2025; Mochlasin et al., 2023). Empirical research demonstrates that customers tend to reassess their relationship with banks following digital service breakdowns, often leading to heightened switching intentions when service reliability is perceived as weak (Hayati, 2022; Rosula et al., 2024). These risks are especially critical in Indonesia, where Islamic banks are still strengthening their technological capabilities relative to established conventional banks.

In this digital context, e-service quality has emerged as a central determinant of customer loyalty in Islamic banking. E-service quality reflects customers' evaluations of efficiency, responsiveness, reliability, and service recovery mechanisms in electronic banking platforms. Numerous studies provide empirical support for the positive relationship between e-service quality and customer loyalty, either directly or indirectly through satisfaction and trust (Purnama et al., 2025; Suhartanto et al., 2020; Yusfiarto et al., 2023). Specifically, efficiency and system reliability are found to be critical drivers of loyalty in Islamic mobile banking, as customers prioritize speed, convenience, and transaction accuracy in digital environments (Muflih et al., 2024; Suratno et al., 2026).

Beyond service-related factors, brand image represents another key determinant of customer loyalty in Islamic banking. Brand image encompasses customers' perceptions of a bank's reputation, credibility, professionalism, and Sharia compliance, which collectively shape trust and emotional attachment (Ab Hamid et al., 2023; Suhartanto et al., 2018). Empirical evidence consistently confirms that a strong and positive brand image enhances customer loyalty by reinforcing confidence and reducing perceived risk, particularly in financial services where trust is paramount (Hatta et al., 2022; Setiawati et al., 2023). In Islamic banking, brand image also signals adherence to Islamic values, ethical conduct, and

Sharia governance, further strengthening customers' long-term commitment (Abror et al., 2022; Ashraf et al., 2024).

A distinctive characteristic of Islamic banking customers is religiosity, which plays an important role in shaping attitudes, preferences, and behavioral intentions. Religiosity reflects the extent to which individuals internalize and practice Islamic beliefs, influencing their ethical judgments and consumption behavior (Junaidi et al., 2022; Ul-Haq et al., 2020). Prior studies provide strong empirical evidence that religiosity directly affects customer satisfaction, trust, and loyalty toward Islamic banks (Abror et al., 2020; Falih et al., 2024; Tegambwage & Kasoga, 2023). Customers with higher levels of religiosity tend to exhibit stronger attachment to Islamic banks due to perceived alignment between religious values and financial practices.

Moreover, religiosity has been conceptualized not only as an antecedent of loyalty but also as a contextual factor that may condition customers' responses to service quality and brand perceptions. Several studies suggest that religiosity can moderate the relationship between service quality and loyalty by influencing customers' tolerance toward service failures and their expectations of Sharia compliance (Dewi et al., 2024; Muthuswamy & Ramu, 2023). Similarly, religiosity may shape how customers interpret brand image cues, particularly those related to ethical behavior, Islamic identity, and corporate social responsibility (Ashraf et al., 2024; Rosula et al., 2024). However, empirical findings regarding the moderating role of religiosity remain inconclusive, indicating the need for further investigation.

Despite the extensive literature on customer loyalty in Islamic banking, several gaps remain evident. First, empirical studies that place e-service quality at the center of loyalty analysis in Islamic digital banking contexts are still relatively limited, particularly in emerging markets such as Indonesia (Muflih et al., 2024; Yusfiarto et al., 2022). Second, prior research often examines e-service quality, brand image, and religiosity in isolation, without integrating these constructs into a unified analytical framework (Hasan et al., 2025; Yusfiarto et al., 2023). Third, the inconsistent findings regarding the role of religiosity, especially as a moderating variable, highlight the need for context-specific empirical evidence (Falih et al., 2025; Junaidi et al., 2025).

In response to these gaps, the present study proposes an integrated model that examines the effects of e-service quality and brand image on customer loyalty in Islamic banking, while incorporating religiosity as a moderating variable. By focusing on Islamic mobile banking users in Indonesia, this study contributes to the literature by offering a more comprehensive understanding of how digital service performance, brand perception, and religious values jointly influence customer loyalty in a rapidly evolving digital banking environment.

REVIEW OF LITERATURE

Expectation Confirmation Theory (ECT)

Expectation Confirmation Theory (ECT) has been widely employed to explain post-consumption behavior, particularly satisfaction, continued usage intention, and loyalty. Initially developed by Oliver (1980), ECT posits that customer satisfaction arises from a cognitive comparison between prior expectations and perceived performance. When perceived performance meets or exceeds expectations, positive confirmation occurs, leading

to satisfaction; conversely, negative disconfirmation results in dissatisfaction (Oliver & DeSarbo, 1988). Over time, ECT has been extensively applied in marketing and consumer behavior research to explain repurchase intention and loyalty formation (Dabholkar et al., 2000).

In the context of banking, ECT provides a robust theoretical foundation for understanding how service performance shapes customer loyalty. Satisfaction derived from confirmed expectations is widely recognized as a precursor to loyalty, trust, and long-term relationship commitment (Heskett et al., 1994; Schnaars, 1991). Within Islamic banking, ECT is particularly relevant because customer expectations are not solely based on functional service attributes but also on compliance with Sharia principles and ethical values. Empirical studies confirm that expectation fulfillment regarding both service performance and Islamic values significantly influences customer loyalty toward Islamic banks (Abror et al., 2020; Suhartanto et al., 2018, 2020).

Furthermore, recent studies suggest that ECT is increasingly applicable in digital banking environments, where customers continuously evaluate electronic service performance against their expectations of speed, security, and reliability. When digital banking services consistently meet these expectations, customers are more likely to continue usage and demonstrate loyalty (Ahmed et al., 2021; Hussein et al., 2023). Thus, ECT serves as an appropriate theoretical lens for examining customer loyalty in Islamic digital banking contexts.

E-Service Quality in Islamic Banking

The rapid digitalization of banking services has elevated the importance of e-service quality as a determinant of customer satisfaction and loyalty. Parasuraman et al. (2008) conceptualize e-service quality as customers' overall evaluation of the effectiveness and efficiency of electronic service delivery. Key dimensions include efficiency, system availability, fulfillment, privacy, responsiveness, compensation, and contact. These dimensions collectively capture customers' experiences when interacting with digital banking platforms.

In Islamic banking, empirical evidence consistently demonstrates that e-service quality significantly influences customer satisfaction, trust, and loyalty. Fauzi & Suryani (2019) confirm that service quality measured using the CARTER model positively affects satisfaction, trust, and loyalty in Indonesian Islamic banks. Similarly, Suhartanto et al. (2020) find that e-service quality plays a critical role in shaping loyalty, although its impact may vary depending on emotional and religious factors.

Recent studies further emphasize the growing relevance of e-service quality in Islamic mobile banking contexts. Yusfiarto et al. (2023) and Muflih et al. (2024) report that efficiency, system reliability, and service recovery mechanisms are among the most influential dimensions driving customer loyalty. Moreover, compensation and service recovery are found to be particularly important following service failures, as they mitigate dissatisfaction and preserve customer trust (Dandis et al., 2021; Purnama et al., 2025).

However, empirical findings regarding responsiveness remain mixed. While some studies suggest that responsiveness enhances loyalty through improved customer satisfaction (Abror et al., 2020), others report insignificant or weaker effects, particularly in highly automated digital environments where customers prioritize efficiency over human interaction

(Suratno et al., 2026; Yusfiarto et al., 2022). These mixed findings indicate the need for further empirical investigation into specific e-service quality dimensions.

Religiosity in Islamic Banking Behavior

Religiosity is commonly defined as the extent to which individuals internalize and practice religious beliefs in their daily lives (Allport & Ross, 1967). In Islamic contexts, religiosity shapes ethical values, consumption preferences, and financial decision-making. El-Menouar (2014) conceptualizes Muslim religiosity through dimensions such as belief, ritual practice, and knowledge, which collectively influence behavior.

Empirical studies consistently demonstrate that religiosity plays a significant role in shaping customer behavior toward Islamic banks. Abror et al. (2020) and Tegambwage & Kasoga (2023) confirm that religiosity positively influences customer satisfaction and loyalty. Similarly, Ul-Haq et al. (2020) provide a validated scale of Muslim religiosity that has been widely applied in Islamic marketing and banking research.

Beyond its direct effects, religiosity has been examined as a mediating or moderating variable. Several studies suggest that religiosity strengthens customers' attachment to Islamic banks by reinforcing perceived value alignment and ethical congruence (Junaidi et al., 2022; Muthuswamy & Ramu, 2023). However, empirical evidence regarding the moderating role of religiosity remains inconclusive. While some studies report significant moderating effects (Rosula et al., 2024), others find that religiosity does not significantly alter the relationship between service quality and loyalty, particularly in digital banking contexts (Muflih et al., 2024; Yusfiarto et al., 2023). These inconsistencies highlight the need for further empirical validation.

Customer Loyalty in Islamic Banking

Customer loyalty is defined as a deeply held commitment to repurchase or continue using a preferred product or service consistently in the future, despite situational influences or marketing efforts from competitors (Oliver, 1999). Loyalty encompasses both behavioral aspects, such as repeat transactions, and attitudinal dimensions, including trust, preference, and advocacy.

In Islamic banking, customer loyalty has been widely examined as a function of service quality, satisfaction, trust, brand image, and religiosity. Studies by Suhartanto et al. (2020), Abror et al. (2022), and Yusfiarto et al. (2022) consistently demonstrate that loyalty is shaped by a complex interaction of functional service performance and value-based considerations. Recent evidence further suggests that digital service quality plays an increasingly dominant role in loyalty formation, particularly among urban and technologically literate customers (Hasan et al., 2025; Muflih et al., 2024; Zaerofi et al., 2022).

Taken together, the literature indicates that while customer loyalty in Islamic banking has been extensively studied, integrative models that simultaneously examine e-service quality, brand image, and religiosity particularly within an ECT framework remain limited. This gap provides a strong justification for the present study.

Conceptual Framework

Based on the theoretical foundations and empirical evidence discussed in the literature review, this study develops a conceptual framework to explain the determinants of customer loyalty in Islamic banking within a digital service context. The framework is

grounded in Expectation Confirmation Theory (ECT) and integrates e-service quality, brand image, and religiosity as key explanatory variables influencing customer loyalty.

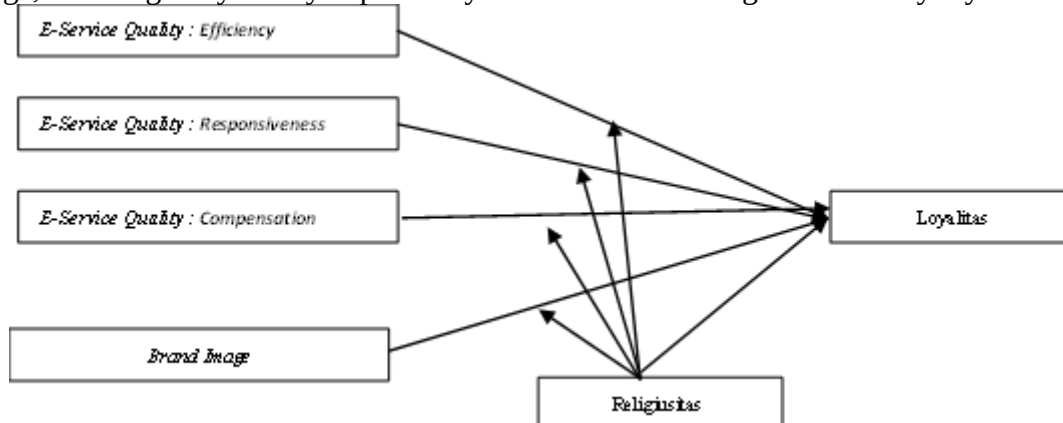


Figure 1 Conceptual Framework

The conceptual framework illustrated in Figure 1 depicts the hypothesized causal relationships among the variables examined in this study. Customer loyalty is positioned as the primary endogenous variable and is assumed to be directly influenced by e-service quality and brand image. E-service quality is operationalized through three core dimensions efficiency, responsiveness, and compensation which represent customers' evaluations of the performance and reliability of Islamic banking digital services.

Brand image is incorporated as a strategic perceptual factor reflecting customers' overall impressions of the bank's reputation, credibility, and Islamic identity. A positive brand image is expected to strengthen customer trust and emotional attachment, thereby fostering long-term loyalty. Accordingly, brand image is hypothesized to have a direct effect on customer loyalty.

Religiosity is included in the framework both as an exogenous variable and as a moderating variable. As a direct determinant, religiosity represents the extent to which customers internalize and practice Islamic values, which may influence their preferences and commitment toward Sharia-compliant banking services. As a moderating variable, religiosity is assumed to condition the relationships between e-service quality and customer loyalty, as well as between brand image and customer loyalty, by shaping customers' evaluative standards and expectations.

Overall, the conceptual framework emphasizes that customer loyalty in Islamic banking is shaped by the interaction of functional digital service performance, perceptual brand-related factors, and religious values. This framework serves as the basis for hypothesis development and empirical testing in the subsequent sections of the study, aiming to provide a comprehensive understanding of loyalty formation in Islamic banking in Indonesia.

RESEARCH METHOD

This study adopts a quantitative research design to examine the determinants of customer loyalty in Islamic banking within a digital service context. The research focuses on users of Islamic mobile banking services in Indonesia, as this segment represents customers who actively interact with electronic banking platforms and are therefore suitable for evaluating e-service quality and digital banking experiences.

Primary data were collected through an online questionnaire distributed to Muslim customers of Islamic banks who actively use mobile banking applications. A purposive sampling technique was employed to ensure that respondents met predefined criteria relevant to the research objectives, including being Muslim, residing in the Jabodetabek region, and having prior experience using Islamic mobile banking services. The Jabodetabek area was selected because it represents a highly digitalized urban region with intensive adoption of banking technology. A total of 161 valid responses were obtained and used for further analysis.

The research model includes e-service quality and brand image as exogenous variables, customer loyalty as the endogenous variable, and religiosity as both an exogenous and moderating variable. E-service quality is operationalized through three dimensions: efficiency, responsiveness, and compensation, reflecting key aspects of customers' evaluations of digital banking services. Customer responses were measured using a Likert-scale instrument.

Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS4 software, following the analytical procedures recommended by (Hair et al., 2021, 2017). The analysis involved the assessment of the measurement model to ensure reliability and validity, followed by the evaluation of the structural model to examine the hypothesized relationships and moderating effects.

RESULTS AND DISCUSSION

This study adopts a quantitative approach to collect and analyze data. The respondents consist of Muslim individuals residing in the Greater Jakarta area (Jakarta, Bogor, Depok, Tangerang, and Bekasi), within the productive age range of 15–64 years. All respondents are customers of Islamic banks who utilize Islamic digital banking services. Data were collected through an online questionnaire distributed via social media between 24 July and 31 July 2025, yielding a total of 161 valid responses. The demographic profile of respondents, including gender, city of residence, age group, and length of relationship with Islamic banks, is presented in Table 1.

Table 1 Respondent Characteristic

Criteria	Persentase (%)	Frequency
Gender		
Male	58%	93
Female	42%	68
City of Residence		
Jakarta	47%	76
Bogor	9%	15
Depok	12%	19
Tangerang	16%	26
Bekasi	16%	25
Age Group		
< 23 years	3%	5
24-34 years	60%	96
35-45 years	25%	40

>45 years	12%	20
Length of Relationship with Islamic Bank		
<1 years	7%	11
1-3 years	12%	20
4-5 years	9%	15
>5 years	71%	115

Source: Author's data processing, 2025

Based on Table 1, the respondents in this study are predominantly male, accounting for 93 individuals (58%), while female respondents comprise 68 individuals (42%). In terms of domicile, most respondents reside in Jakarta (47%), followed by Bekasi and Tangerang (each 16%), Depok (12%), and Bogor (9%). Regarding age distribution, the sample is dominated by respondents aged 24–34 years (60%), which aligns with the study's focus on the productive age group. This is followed by those aged 35–45 years (25%), over 45 years (12%), and under 23 years (3%). With respect to the length of relationship with Islamic banks, the majority of respondents have been customers for more than five years (71%), indicating a relatively experienced customer base, while smaller proportions report relationships of 1–3 years (12%), 4–5 years (9%), and less than one year (7%).

In the PLS-SEM analysis, model evaluation is conducted through both the measurement (outer) model and the structural (inner) model. The first stage focuses on the outer model to ensure that the indicators adequately represent their respective latent constructs. This evaluation emphasizes validity and reliability testing. Convergent validity is assessed through factor loadings and the Average Variance Extracted (AVE), reflecting the degree to which indicators consistently measure the same construct. Discriminant validity, meanwhile, ensures that each construct is empirically distinct by confirming that indicators are more strongly associated with their intended construct than with others in the model.

Table 2 Loading Factor

No	Step 1		
	Code	Loading Factor	Description
<i>E-Service Quality (Efficiency)</i>			
1	EF1	0.817	Valid
2	EF2	0.830	Valid
3	EF3	0.824	Valid
4	EF4	0.846	Valid
<i>E-Service Quality (Responsiveness)</i>			
1	RE1	0.859	Valid
2	RE2	0.907	Valid
3	RE3	0.866	Valid
4	RE4	0.893	Valid
<i>E-Service Quality (Compensation)</i>			
1	CO1	0.700	Valid

2	CO2	0.920	Valid
3	CO3	0.881	Valid
4	CO4	0.879	Valid
<i>Brand Image (BI)</i>			
1	BI1	0.817	Valid
2	BI2	0.813	Valid
3	BI3	0.877	Valid
<i>Religiosity (RG)</i>			
1	R2	0.845	Valid
2	R3	0.692	Valid
3	R4	0.790	Valid
<i>Loyalty (LO)</i>			
1	L1	0.809	Valid
2	L2	0.919	Valid
3	L3	0.858	Valid
4	L4	0.883	valid

Source: Author's data processing, 2025

An indicator is considered to demonstrate convergent validity when its outer loading exceeds 0.70, indicating a strong and reliable relationship with the underlying construct (Hair et al., 2017). Based on the results presented in Table 2, most indicators exhibit outer loading values above this threshold, confirming their validity. One indicator (R3) shows a slightly lower loading of 0.69; however, this value remains acceptable, as indicators with loadings of 0.60 or higher are still considered valid, particularly in exploratory research contexts (Hair et al., 2021, 2017).

In addition to factor loadings, Average Variance Extracted (AVE) is employed to further assess convergent validity. An AVE value of at least 0.50 indicates that a latent construct explains more than half of the variance of its indicators on average, thereby supporting the adequacy of the measurement model (Hair et al., 2021, 2017).

Tabel 3 Convergent Validity: Results of the Average Variance Extracted (AVE) Test

Variable	Average Variance Extracted (AVE)	Description
<i>E-Service Quality (Efficiency)</i>	0,688	Valid
<i>E-Service Quality (Responsiveness)</i>	0,777	Valid
<i>E-Service Quality (Compensation)</i>	0,721	Valid
<i>Brand Image</i>	0,699	Valid
Religiosity	0,606	Valid
Loyalty	0,754	Valid

Source: Author's data processing, 2025

The variables examined in this study adequately represent their respective constructs. As shown in Table 5, all constructs exhibit Average Variance Extracted (AVE) values exceeding the recommended threshold of 0.50. Specifically, the AVE values are 0.688 for E-Service Quality (Efficiency), 0.777 for E-Service Quality (Responsiveness), 0.721 for E-Service Quality (Compensation), 0.699 for Brand Image, 0.606 for Religiosity, and 0.754 for Loyalty. These results indicate that all constructs meet the criteria for convergent validity, as suggested by (Hair et al., 2021, 2017)

Following the assessment of convergent validity, discriminant validity is evaluated to ensure that each construct is empirically distinct from the others. This is examined by comparing the correlations between indicators and their respective constructs against those with other constructs, using the cross-loading and Fornell–Larcker criteria.

Table 4 Discriminant Validity Results: Cross-Loading Test

Indicator	BI	ES COM	ES EFF	ES RESP	L	R
BI1	0.817	0.447	0.557	0.577	0.600	0.311
BI2	0.813	0.464	0.555	0.644	0.414	0.197
BI3	0.877	0.459	0.618	0.579	0.653	0.276
ES COM 1	0.435	0.700	0.466	0.513	0.354	0.313
ES COM 2	0.470	0.920	0.524	0.544	0.424	0.251
ES COM 3	0.440	0.881	0.471	0.464	0.397	0.238
ES COM 4	0.495	0.879	0.411	0.507	0.463	0.270
ES EFF 1	0.602	0.475	0.817	0.677	0.496	0.366
ES EFF 2	0.518	0.447	0.830	0.580	0.505	0.269
ES EFF 3	0.566	0.400	0.824	0.705	0.485	0.292
ES EFF 4	0.608	0.495	0.846	0.740	0.504	0.339
ES RESP 1	0.572	0.486	0.714	0.859	0.422	0.182
ES RESP 2	0.659	0.553	0.738	0.907	0.477	0.277
ES RESP 3	0.590	0.521	0.676	0.866	0.432	0.236
ES RESP 4	0.665	0.538	0.741	0.893	0.529	0.294
L1	0.532	0.416	0.438	0.419	0.809	0.282
L2	0.665	0.438	0.575	0.501	0.919	0.401
L3	0.568	0.394	0.503	0.431	0.858	0.166
L4	0.601	0.440	0.556	0.487	0.883	0.280
R2	0.323	0.289	0.337	0.264	0.287	0.845
R3	0.172	0.053	0.188	0.130	0.191	0.692
R4	0.233	0.334	0.338	0.246	0.278	0.790

Source: Author's data processing, 2025

Cross-loading analysis is used to assess discriminant validity by examining whether each indicator loads more strongly on its intended construct than on other constructs. As shown in Table 7, all indicators exhibit higher cross-loading values on their respective latent constructs than on other constructs in the model. For example, the Brand Image indicators (BI1, BI2, and BI3) show strong loadings on the Brand Image construct (0.817, 0.813, and 0.877, respectively), which are consistently higher than their correlations with other constructs. A similar pattern is observed across all indicators in the study. These findings indicate that each indicator more accurately represents its designated construct rather than

other constructs, thereby satisfying the criteria for discriminant validity (Henseler et al., 2009).

In addition to cross-loading analysis, discriminant validity is further evaluated using the Fornell–Larcker criterion. According to Sungur-gül & Ateş (2021), discriminant validity is established when the square root of the AVE for each construct exceeds its correlations with other constructs, confirming that indicators are more strongly associated with their own construct than with others in the model.

Table 5 Discriminant Validity: Results of the Fornell–Larcker Test

Variabel	BI	ES COM	ES EFF	ES RESP	L	R
BI	0.836					
ES COM	0.543	0.849				
ES EFF	0.691	0.548	0.829			
ES RESP	0.708	0.596	0.814	0.882		
L	0.684	0.486	0.600	0.531	0.868	
R	0.320	0.313	0.382	0.284	0.330	0.778

Source: Author's data processing, 2025

Based on Table 5, the square root of the AVE values for all constructs is higher than their respective inter-construct correlations, indicating that the Fornell–Larcker criterion is satisfied and adequate discriminant validity is achieved. For example, Brand Image (0.836) exceeds its correlations with other constructs, and a similar pattern is observed for ES Compensation (0.849), ES Efficiency (0.829), ES Responsiveness (0.882), Loyalty (0.868), and Religiosity (0.778), confirming that each construct represents a distinct conceptual domain. In addition, reliability testing using Composite Reliability and Cronbach's Alpha shows that all constructs meet the recommended thresholds (Composite Reliability > 0.70 and Cronbach's Alpha > 0.60), indicating satisfactory internal consistency of the measurement model (Hair et al., 2021, 2017).

Table 6 Discriminant Validity: Results of the Heterotrait–Monotrait Ratio (HTMT) Test

Variable	BI	ES COM	ES EFF	ES RESP	L	R	R x BI	R x ES RESP	R x ES COM	R x ES EFF
BI										
ES COM	0.660									
ES EFF	0.841	0.645								
ES RESP	0.844	0.675	0.899							
L	0.789	0.552	0.687	0.586						
R	0.415	0.382	0.487	0.345	0.410					
R x BI	0.236	0.222	0.268	0.233	0.127	0.603				
R x ES RESP	0.251	0.257	0.227	0.167	0.104	0.509	0.868			
R x ES COM	0.210	0.240	0.261	0.231	0.093	0.458	0.769	0.836		
R x ES EFF	0.258	0.260	0.300	0.200	0.106	0.644	0.849	0.848	0.729	

Source: Author's data processing, 2025

Based on Table 6, the results of the Heterotrait–Monotrait Ratio (HTMT) test indicate that all inter-construct HTMT values are below the recommended threshold of 0.90. For instance, the HTMT value between Brand Image and E-Service Quality (Compensation) is 0.660, while the value between Brand Image and E-Service Quality (Efficiency) is 0.841, with similar patterns observed across other construct pairs. Since all HTMT ratios fall below 0.90, the findings confirm that adequate discriminant validity is established among the constructs.

These results suggest that each construct captures a concept that is empirically distinct from the others, indicating that the measurement instrument employed in this study is valid and appropriate.

Table 7 Reliability Results: Cronbach's Alpha, Composite Reliability, and Rho A

Variable	Cronbach's alpha	Composite reliability	Rho_a
E-Service Quality (Efficiency)	0.849	0.898	0.849
E-Service Quality (Responsiveness)	0.905	0.933	0.912
E-Service Quality (Compensation)	0.867	0.911	0.880
Brand Image	0.788	0.874	0.813
Religiusitas	0.677	0.821	0.900
Loyalitas	0.891	0.924	0.702

Source: Author's data processing, 2025

Based on Table 7, all constructs in this study demonstrate strong reliability, as indicated by Composite Reliability values above 0.70, Cronbach's Alpha exceeding 0.60, and rho_A values greater than 0.70, which represent the minimum thresholds for acceptable reliability. These results confirm that the measurement instrument exhibits satisfactory internal consistency, and each indicator reliably measures its respective construct, in line with the criteria proposed by Hair et al. (2017).

Following the evaluation of the measurement (outer) model, the analysis proceeds to the assessment of the structural (inner) model. This stage focuses on examining the robustness and explanatory power of the proposed relationships using key structural model indicators, namely R-square (R^2), effect size (f^2), and Variance Inflation Factor (VIF).

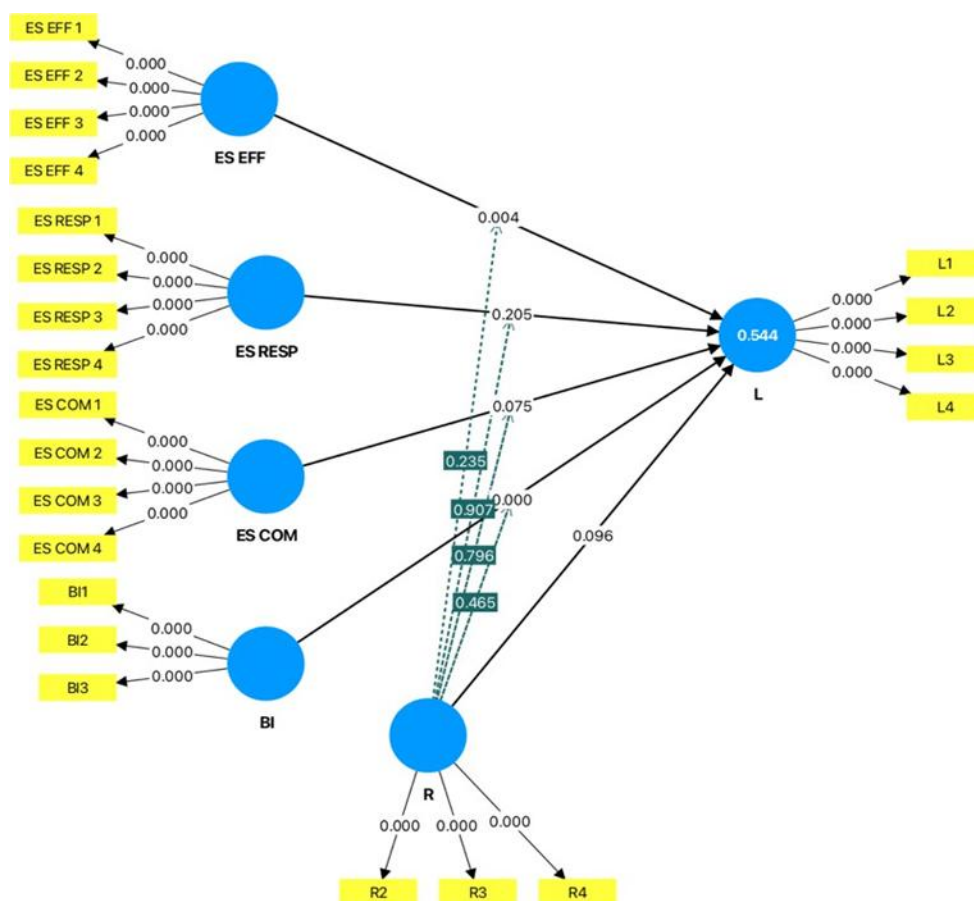


Figure 2 Structural Model Results (Inner Model)

Source: Author's data processing, 2025

R-square (R^2) is used to assess the proportion of variance in the endogenous latent variable that can be explained by the exogenous latent variables in the model. A higher R^2 value indicates stronger predictive power. According to Hair et al. (2021, 2017), R^2 values are classified as strong (0.67), moderate (0.33), and weak (0.19). As shown in Table 11, the R^2 value for customer loyalty is 0.544, which falls within the moderate-to-strong category. This result indicates that e-service quality, brand image, and religiosity collectively explain 54.4% of the variance in customer loyalty, while the remaining 45.6% is attributed to other factors not included in the research model.

Furthermore, the f-square (f^2) or effect size analysis is conducted to evaluate the magnitude of the individual impact of each exogenous latent variable on the endogenous latent variable within the PLS-SEM framework. Unlike R^2 , which reflects the combined explanatory power of all predictors, f^2 focuses on the specific contribution of each variable. According to Cohen (1988), effect sizes are categorized as small (0.02–0.14), medium (0.15–0.34), and large (≥ 0.35). This analysis provides additional insight into the relative importance of each predictor in shaping customer loyalty.

Table 8 f-square (Effect Size) Results

Variable	Loyalty
Brand Image	0.249

E-Service Quality (Compensation)	0.027
E-Service Quality (Efficiency)	0.057
E-Service Quality (Responsiveness)	0.018
Religiusitas	0.029

Source: Author's data processing, 2025

Based on Table 8, Brand Image (BI) exhibits an f^2 value of 0.249, which falls within the medium effect size category, indicating a meaningful contribution to customer loyalty. In contrast, e-service quality and religiosity display small effect sizes (ranging from 0.018 to 0.057), suggesting a relatively limited individual influence on loyalty.

To further ensure the robustness of the model, a multicollinearity test is conducted to examine potential high correlations among exogenous latent variables. High multicollinearity can lead to unstable and difficult-to-interpret regression estimates (Hair et al., 2019). This assessment employs Tolerance and Variance Inflation Factor (VIF) values as diagnostic indicators. Tolerance values above 0.10 and VIF values below 5 indicate the absence of multicollinearity issues, confirming that the structural model meets the required assumptions.

Table 9 Variance Inflation Factor (VIF) Test Results

Indikator	VIF
BI1	1.456
BI2	1.844
BI3	1.868
ES COM 1	1.467
ES COM 2	3.675
ES COM 3	3.148
ES COM 4	2.496
ES EFF 1	2.067
ES EFF 2	2.112
ES EFF 3	2.294
ES EFF 4	2.411
ES RESP 1	2.813
ES RESP 2	3.523
ES RESP 3	2.576
ES RESP 4	2.883
L1	2.145
L2	3.490
L3	2.438
L4	2.973
R2	1.472
R3	1.293
R4	1.287
R x BI	1.000
R x ES COM	1.000
R x ES EFF	1.000
R x ES RESP	1.000

Source: Author's data processing, 2025

Based on Table 9, all indicators exhibit VIF values below the recommended threshold of 5, with most values even falling below 3.3. For example, indicator BI1 has a VIF value of 1.456, ES COM 2 shows a VIF of 3.675, and ES RESP 2 records a VIF of 3.523. Since all indicators remain within the tolerance limits suggested by Hair et al. (2019), it can be concluded that no multicollinearity issues are present among the indicators. Consequently, the data satisfy the assumptions required for further structural model analysis.

Hypothesis testing is carried out to examine both direct and indirect relationships among variables in the proposed model. Direct effects are analyzed to assess the immediate influence of exogenous latent variables on endogenous latent variables, while indirect effects are evaluated to identify the mediating role of intervening variables within these relationships. The significance of each structural path is determined using t-values and p-values. A relationship is considered statistically significant when the T-statistic exceeds 1.65 and the p-value is below 0.10, reflecting a 10 percent significance level, as suggested by Hair et al. (2017).

Table 10 Hypothesis Testing Results (T-Values and P-Values)

Code	Hypothesis	Original Sample	T Statistics	P Values	Information
H1a	E-Service Quality (efficiency) has an influence on customer loyalty in using Islamic banks.	0.300	2.919	0.004	Significant, supports the hypothesis
H1b	E-Service Quality (responsiveness) influences loyalty in using Islamic banks.	-0.177	1.267	0.205	Not significant, does not support the hypothesis
H1c	E-Service Quality (compensation) has an influence on customer loyalty in using Islamic banks.	0.145	1.779	0.075	Significant, supports the hypothesis
H2	Brand image has an influence on customer loyalty in using Islamic banks.	0.517	5.215	0.000	Significant, supports the hypothesis
H3	Religiosity has an influence on loyalty to using Islamic banks.	0.147	1.665	0.096	Significant, supports the hypothesis
H4a	Religiosity has an influence in moderating E-Service Quality (efficiency) on loyalty to using Islamic banks.	0.171	1.188	0.235	Not significant, does not support the hypothesis
H4b	Religiosity has an influence in moderating E-Service Quality (responsiveness) on loyalty to using Islamic banks.	0.021	0.117	0.907	Not significant, does not support the hypothesis
H4c	Religiosity has an influence in moderating E-Service Quality (compensation) on loyalty to using Islamic banks.	0.029	0.259	0.796	Not significant, does not support the hypothesis

H5	Religiosity has an influence in moderating brand image on loyalty to using Islamic banks.	-0.097	0.731	0.465	Not significant, does not support the hypothesis
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Source: Author's data processing, 2025

The hypothesis testing results indicate that e-service quality in terms of efficiency has a positive and significant effect on Islamic bank customer loyalty, while responsiveness does not show a significant effect. Compensation as a dimension of e-service quality positively and significantly influences customer loyalty. Brand image exhibits the strongest positive and significant effect on loyalty. Religiosity also has a positive and significant direct effect on customer loyalty. However, religiosity does not moderate the relationship between e-service quality dimensions (efficiency, responsiveness, and compensation) and customer loyalty, nor does it moderate the relationship between brand image and customer loyalty in Islamic banking.

Table 11 Robustness Check – Quadratic Effects

Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
BI -> L	0.496	0.483	0.101	4.921	0.000
ES COM -> L	0.137	0.117	0.081	1.686	0.092
ES EFF -> L	0.373	0.361	0.102	3.646	0.000
ES RESP -> L	-0.224	-0.187	0.138	1.623	0.105
QE (BI) -> L	-0.069	-0.071	0.058	1.188	0.235
QE (ES COM) -> L	-0.052	-0.048	0.065	0.790	0.429
QE (ES EFF) -> L	0.113	0.069	0.086	1.319	0.187
QE (ES RESP) -> L	-0.043	-0.012	0.077	0.555	0.579
R -> L	0.134	0.140	0.088	1.523	0.128
R x BI -> L	-0.040	-0.007	0.132	0.302	0.763
R x ES COM -> L	0.077	0.096	0.108	0.719	0.472
R x ES EFF -> L	0.105	0.081	0.128	0.823	0.411
R x ES RESP -> L	-0.022	-0.062	0.180	0.121	0.904

Source: Author's data processing, 2025

The robustness check using a quadratic model reveals no significant quadratic effects, indicating that the relationships among constructs are linear and stable, thus supporting the robustness of the linear model. The results show that e-service quality influences customer loyalty in Islamic banking, with efficiency and compensation having positive and significant effects, while responsiveness is not significant. Brand image and religiosity also exhibit positive and significant direct effects on loyalty; however, religiosity does not moderate the

relationships between e-service quality and loyalty or between brand image and loyalty, suggesting that customer loyalty is primarily driven by functional service quality and brand perception rather than by religiosity as a strengthening factor.

The Effect of E-Service Quality on Customer Loyalty

The results indicate that e-service quality, particularly the efficiency and compensation dimensions, has a significant positive effect on customer loyalty in Islamic banking. The efficiency dimension shows a strong and significant relationship with customer loyalty ($\beta = 0.300$; $p < 0.01$), suggesting that customers place high importance on ease of use, transaction speed, and seamless navigation when using Islamic mobile banking services. This finding implies that functional performance remains a critical determinant of loyalty in digital banking environments, where customers expect fast, reliable, and convenient service delivery.

This result is consistent with prior studies that emphasize the role of efficiency as a key driver of loyalty in Islamic digital banking. Studies by (Muflih et al., 2024; Suhartanto et al., 2020; Yusfiarto et al., 2022) similarly report that efficient digital services enhance satisfaction and strengthen customer loyalty. From a theoretical perspective, this finding aligns with Expectation Confirmation Theory (ECT), which posits that when service performance meets or exceeds customer expectations, positive confirmation occurs, leading to sustained loyalty.

In addition, the compensation dimension of e-service quality also exhibits a significant positive effect on customer loyalty ($\beta = 0.145$; $p < 0.10$). This result indicates that customers value service recovery mechanisms, such as refunds, compensation, or other remedial actions, particularly when digital service failures occur. This finding supports previous empirical evidence suggesting that effective compensation can mitigate dissatisfaction and preserve loyalty in electronic banking contexts (Dandis et al., 2021; Purnama et al., 2025). The implication of this result is that Islamic banks must not only focus on preventing service failures but also ensure fair and transparent compensation policies when failures occur.

Conversely, the responsiveness dimension of e-service quality does not show a significant effect on customer loyalty ($\beta = -0.177$; $p > 0.05$). This finding suggests that prompt responses or customer support availability may be less critical in influencing loyalty within highly automated digital banking systems. Similar results have been reported by Yusfiarto et al. (2023) and Suratno et al. (2026) who argue that customers increasingly prioritize system efficiency and reliability over human interaction in digital banking environments. This result indicates a shift in customer expectations, where responsiveness is perceived as a basic requirement rather than a loyalty-enhancing factor.

The Effect of Brand Image on Customer Loyalty

The findings reveal that brand image has a strong and significant positive effect on customer loyalty ($\beta = 0.517$; $p < 0.001$), making it the most influential determinant in the research model. This result indicates that customers' perceptions of the bank's reputation, credibility, and Islamic identity play a crucial role in shaping long-term loyalty. A positive brand image enhances trust and emotional attachment, which are essential in financial services characterized by high perceived risk.

This finding is strongly supported by previous studies in Islamic banking literature. (Ab Hamid et al., 2023; Hatta et al., 2022; Suhartanto et al., 2018) demonstrate that a

favorable brand image significantly strengthens customer loyalty. Furthermore, Setiawati et al. (2023) highlight that bank reputation amplifies customer confidence, particularly when combined with strong Sharia governance. Theoretically, this result reinforces the view that brand image functions as a cognitive shortcut that reduces uncertainty and reinforces customer commitment in Islamic banking relationships.

The dominance of brand image over e-service quality dimensions also suggests that, despite the growing importance of digital services, symbolic and reputational factors remain central to loyalty formation. For Islamic banks, this implies that investments in branding, corporate image, and Sharia-based positioning are as critical as technological improvements in sustaining customer loyalty.

The Effect of Religiosity on Customer Loyalty

The results show that religiosity has a positive and statistically significant direct effect on customer loyalty ($\beta = 0.147$; $p < 0.10$). This finding indicates that customers with higher levels of religiosity tend to exhibit stronger loyalty toward Islamic banks, as they perceive alignment between their religious values and the principles underlying Islamic banking operations.

This result is consistent with prior empirical studies that emphasize the role of religiosity in shaping customer behavior in Islamic banking contexts. Abror et al. (2020), (Falih et al., 2024; Tegambwage & Kasoga, 2023) similarly report that religiosity enhances loyalty by reinforcing value congruence and ethical commitment. From a theoretical perspective, this finding supports the argument that religiosity influences customers' attitudinal loyalty by strengthening moral attachment rather than purely transactional considerations.

However, the relatively modest effect size of religiosity suggests that while religious values remain important, they do not overshadow functional and perceptual factors such as brand image and service quality. This indicates a more pragmatic orientation among Islamic banking customers, particularly in urban and digitally literate segments.

The Moderating Role of Religiosity

Contrary to expectations, the results indicate that religiosity does not significantly moderate the relationship between e-service quality (efficiency, responsiveness, and compensation) and customer loyalty, nor does it moderate the relationship between brand image and customer loyalty. These findings suggest that the influence of e-service quality and brand image on loyalty operates similarly across different levels of customer religiosity.

This result aligns with several recent studies that report insignificant moderating effects of religiosity in Islamic digital banking contexts. (Muflih et al., 2024; Yusfiarto et al., 2023) find that religiosity does not alter customers' evaluations of digital service performance. One possible explanation is that digital banking services are evaluated primarily based on functional performance, regardless of customers' religious commitment. In other words, efficiency, reliability, and brand reputation are perceived as universal expectations that transcend religious considerations.

The absence of moderating effects also suggests that religiosity functions more as an independent value-based driver rather than a contextual variable that shapes service evaluation standards. This finding has important theoretical implications, as it challenges the assumption that religiosity necessarily amplifies the impact of service quality or brand image

in Islamic banking. Instead, religiosity appears to coexist with functional determinants of loyalty, rather than interacting with them.

CONCLUSION

This study concludes that customer loyalty in Islamic banking is primarily driven by e-service quality particularly the efficiency and compensation dimensions along with brand image and religiosity as a direct determinant. The findings indicate that superior digital service performance and a strong, credible brand image significantly enhance customer loyalty, while religiosity reinforces customers' commitment through value alignment with Sharia principles. However, religiosity does not moderate the relationships between e-service quality or brand image and customer loyalty, suggesting that customers evaluate digital banking services and institutional reputation largely on functional and experiential grounds rather than religious considerations alone. From a managerial perspective, Islamic banks should prioritize the development of reliable, secure, and user-friendly digital services while strengthening a modern and Sharia-compliant brand image, with religiosity positioned as a supporting value rather than a substitute for service excellence. This study is limited by its focus on selected service quality dimensions and a geographically restricted sample, and future research is encouraged to incorporate additional determinants and broader demographic and regional contexts to further enrich understanding of loyalty formation in Islamic digital banking.

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